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August 6, 2009

I hereby certify that this correspondence is being deposited with the United States Patent and Trademark Office via the e-filing system on August 6, 2009.

Teresa Brackin
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for
METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS
BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR
GROUPS
Our File No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. Information Disclosure Statement (3 pages); and
2. Form PTO/SB/08A (1 page).

The Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

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Enclosures